

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ALMA MALLOY

Debtor(s)

Case No. 16-17927-JKF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2016.
- 2) The plan was confirmed on 11/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/08/2020.
- 6) Number of months from filing or conversion to last payment: 29.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,301.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,578.00
Less amount refunded to debtor	\$639.49

NET RECEIPTS: **\$7,938.51**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$723.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,723.41**

Attorney fees paid and disclosed by debtor: \$250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	NA	599.27	599.27	0.00	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	NA	1,046.23	1,046.23	0.00	0.00
CIGNA HEALTHSPRING	Unsecured	263.25	NA	NA	0.00	0.00
CONVERGENT	Unsecured	222.00	NA	NA	0.00	0.00
CREDIT SERVICE OF OREGON	Unsecured	229.00	NA	NA	0.00	0.00
CROZER KEYSTONE	Unsecured	753.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Unsecured	649.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	830.00	NA	NA	0.00	0.00
ERC	Unsecured	649.09	NA	NA	0.00	0.00
Foot & Ankle Physicians	Unsecured	70.00	NA	NA	0.00	0.00
HAN EMERGENCY PHYSICIANS	Unsecured	210.00	NA	NA	0.00	0.00
IC SYSSTEMS INC	Unsecured	649.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	539.65	539.65	0.00	0.00
MERCY FITZGERALD	Unsecured	2,500.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	616.90	616.90	0.00	0.00
MIDLAND FUNDING	Unsecured	127.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	127.37	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	1,296.90	1,296.90	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	657.78	657.78	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	499.88	499.88	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	618.67	618.67	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	314.77	314.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,243.44	1,243.44	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	399.43	399.43	0.00	0.00
PYOD LLC	Unsecured	NA	459.59	459.59	0.00	0.00
PYOD LLC	Unsecured	NA	1,478.13	1,478.13	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	NA	11,656.53	11,656.53	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	NA	108,485.32	6,105.31	1,102.19	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	5,500.00	5,620.00	1,112.91	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	2,922.16	2,922.16	0.00	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	16,801.00	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED STATES TREASURY (IRS)	Unsecured	NA	98,726.21	98,726.21	0.00	0.00
VERIZON	Unsecured	839.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,105.31	\$1,102.19	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,620.00	\$1,112.91	\$0.00
TOTAL SECURED:	\$11,725.31	\$2,215.10	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$123,075.54	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,723.41</u>	
Disbursements to Creditors	<u>\$2,215.10</u>	
TOTAL DISBURSEMENTS :		<u>\$7,938.51</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2020

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.